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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Lewis M. Irving Debtor Case No. 19-13930-amc Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Jan 10, 2020 Form ID: 309A Total Noticed: 28

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020. +Lewis M. Irving, 278 Thornton Road, Thorn+KEVIN P. CALLAHAN, United States Trustee, db Thornton, PA 19373-1059 200 Chestnut Street, Suite 502, aty Philadelphia, PA 19106-2908 +NICHOLAS S. HERRON, Office of the U.S. Trustee, aty 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2905 +Bernice Vivian Irving, 278 Thornton Road, 14344414 Thornton, PA 19373-1059 Burkes Landscaping, 3813 West 9th Street, 0 +Con Pro, P.O. Box 9, Bangor, PA 18013-0009 14344415 Chester, PA 19013 14344417 Daimler Trust, c/o Bk Servicing, LLC, PO Box 131265, 14352042 Roseville, MN 55113-0011 +LSC19, LLC, Dan Will, 13949 Ventura Blvd., Suite 300, Sherman Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, Sherman Oaks, CA 91423-3570 14369023 14352039 PO Box 131265, Roseville, MN 55113-0011 14448694 +Univest Bank and Trust Co., successor-by-merger to, 14 North Main Street, Souderton, PA 18964-1713 +Wilmington Savings Fund Society, Loan Processing Center, P.O. Box 71272, 14344421 Philadelphia, PA 19176-6272 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: judgescholl@gmail.com Jan 11 2020 03:35:18 DAVID A. SCHOLL, aty 512 Hoffman Street, Law Office of David A. Scholl, Philadelphia, PA 19148 +EDI: FGARYFSEITZ.COM Jan 11 2020 08:23:00 GARY F. SEITZ,
Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 162 tr 1628 John F. Kennedy Blvd, Suite 1901, Philadelphia, PA 19103-2113 E-mail/Text: megan.harper@phila.gov Jan 11 2020 03:37:49 City of Philadelphia, smq City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 11 2020 03:37:30 U.S. Attorney Office, smq c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 11 2020 03:37:13 United States Trustee, ust Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908 EDI: AMEREXPR.COM Jan 11 2020 08:23:00 American Express, 14344411 P.O. Box 1270, Newark, NJ 07101-1270 EDI: BECKLEE.COM Jan 11 2020 08:23:00 14358307 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 +E-mail/Text: gcummings@thebancorp.com Jan 11 2020 03:36:20 Ba 14344412 Bancorp Bank, 1818 Market street, Philadelphia, PA 19103-3629 14344413 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 11 2020 03:37:30 Bayview Loan Servicing, 4425 Ponce de Leon Blvd., 5th Floor, +EDI: COMCASTCBLCENT Jan 11 2020 08:23:00 Comcast, P.O. Box Coral Gables, FL 33146-1837 P.O. Box 3002, 14344416 Sotheastern, PA 19398-3002 14349565 EDI: DISCOVER.COM Jan 11 2020 08:23:00 Discover Bank, Discover Products Inc. PO Box 3025, New Albany, OH 43054-3025 EDI: IRS.COM Jan 11 2020 08:23:00 IRS, 14352546 P.O. Box 7346, Phila., PA 19101-7346 +EDI: DAIMLER.COM Jan 11 2020 08:23:00 Mercedes Benz Leasing, 14344419 P.O. Box 685, Roanoke, TX 76262-0685 14395693 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 11 2020 03:37:30 Metropolitan Life Insurance Company, c/o Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837 14344420 E-mail/Text: bankruptcygroup@peco-energy.com Jan 11 2020 03:36:32 PECO Energy, P.O. Box 37629, Philadelphia, PA 19101-0629 14376897 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2020 03:36:56 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946 +E-mail/Text: Bankruptcy@wsfsbank.com Jan 11 2020 03:38:18 14366001 Wilmington Savings Fund Society, FSB, 500 Delaware Avenue, 10th Floor, Wilmington, DE 19801-7405 TOTAL: 17 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, smq* Harrisburg, PA 17128-0946 14361402* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 14344422* +Wilmington Savings Fund Society, Loan Processing Center, P.O. Box 71272, Philadelphia, PA 19176-6272 14344418 ##+Fox Chase Bank, P. O. Box 1250, Blue Bell, PA 19422-0409 TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

CHRISTOPHER JOHN LEAVELL on behalf of Creditor Univest Bank & Trust Co. cleavell@klehr.com, lclark@klehr.com

DANIEL CHRISTOPHER KERRICK on behalf of Creditor Wilmington Savings Fund Society, FSB

dckerrick@dkhogan.com, gdurstein@dkhogan.com

DAVID A. SCHOLL on behalf of Creditor LSC19, LLC judgescholl@gmail.com

DAVID A. SCHOLL on behalf of Debtor Lewis M. Irving judgescholl@gmail.com

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com

KEVIN G. MCDONALD on behalf of Creditor Metropolitan Life Insurance Company, at c/o Bayview loan Servicing bkgroup@kmllawgroup.com

KEVIN P. CALLAHAN on behalf of U.S. Trustee United States Trustee kevin.p.callahan@usdoj.gov

MICHAEL JASON BARRIE on behalf of Creditor LSC19, LLC mbarrie@beneschlaw.com,

debankruptcy@beneschlaw.com;jhoover@beneschlaw.com;lmolinaro@beneschlaw.com NICHOLAS S. HERRON on behalf of U.S. Trustee United States Trustee

nicholas.s.herron@usdoj.gov, USTPRegion03.PH.ECF@usdoj.gov

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM R. HINCHMAN on behalf of Creditor Univest Bank & Trust Co. whinchman@klehr.com,

nharrison@klehr.com

TOTAL: 11

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	iniaged Certificate of Notice	Paue 3 UI 4	
Information	to identify the case:	3	
Debtor 1	Lewis M. Irving	Social Security number or ITIN xxx-xx-3836	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	
		EIN	
United States B	ankruptcy Court Eastern District of Pennsylvania	Date case filed in chapter 11 6/19/19	
Case number:	19-13930-amc	Date case converted to chapter 7 1/8/20	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.				
		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Lewis M. Irving		
All other names used in the last 8 years				
3.	Address	278 Thornton Road Thornton, PA 19373		
4.	Debtor's attorney Name and address	DAVID A. SCHOLL Law Office of David A. Scholl 512 Hoffman Street Philadelphia, PA 19148	Contact phone 610 550 1765 Email: judgescholl@gmail.com	
5.	Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215–238–0011 Email: gseitz@gsbblaw.com	

For more information, see page 2 >

Debtor Lewis M. Irving Case number 19-13930-amc

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

900 Market Street Suite 400 Philadelphia, PA 19107 Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.

Contact phone (215)408-2800

Date: 1/10/20

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

February 13, 2020 at 11:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

900 Market Street, Suite 304A, Philadelphia, PA 19107

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 4/13/20

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.